

VERSION WITH MARKINGS TO SHOW CHANGES MADE

AMENDMENTS TO THE DRAWINGS

Amended Figure 4A is attached, with corrections made in red. The reference number 306 has been deleted and replaced with reference number 400, as requested by the Examiner.

AMENDMENTS TO THE CLAIMS

2. A method of presenting a reason for the rejection of a credit application from an applicant [as recited in claim 1 further] comprising:

obtaining a factor from a credit bureau identified as influencing the FICO score assigned to the application by the credit bureau;

mapping the factor identified by the credit bureau to an internal rejection code;

determining whether the internal rejection code corresponds to a specific code or a general code;

if the internal rejection code corresponds to a general code, checking a result of an attribute test to determine whether the result corresponds to an appropriate rejection reason; [and]

if the attribute test result corresponds to an appropriate rejection reason, then changing the internal rejection code to correspond to the appropriate rejection reason; and

providing a rejection reason corresponding to the internal rejection code to the applicant.

8. A method of presenting a reason for the rejection of a credit application from an applicant as recited in claim 2 [6] wherein providing a rejection reason corresponding to the internal rejection code to the applicant further includes providing a web page to the applicant that includes the rejection reason and [providing a web page to the applicant that includes the rejection reason further includes] providing an applet that communicates automatically that the web page has been downloaded without requiring affirmative acknowledgement by the applicant.

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Reconsideration of the application and allowance of all claims are respectfully requested based on the preceding remarks. If at any time the Examiner believes that an interview would be helpful, please contact the undersigned.

Respectfully submitted,



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